



# Help for Medicare Beneficiaries with Lower Incomes

**Medicare** is the federal program that provides health insurance coverage for older adults and disabled individuals. **Medicaid** is the state-administered health insurance program for certain lower-income people. Medicare beneficiaries with limited incomes are able to get help with their health insurance expenses through the Medicaid program.

The department of social/human services in your county looks at your income and resources (such as bank accounts, pensions, and investments) to determine if you are eligible for assistance. ***Your home, car, and most personal possessions are exempt.*** Check your eligibility by calling the social/human services department in your county at the number listed in the county government pages of your phone book or at [www.cdhs.state.co.us](http://www.cdhs.state.co.us).

**Medicare Savings Programs** are part of the Medicaid program. The information below explains the benefits of each program. If your countable income and assets are equal to or lower than the amounts listed, you may qualify for the program. (If you qualify for the QI, SLMB, or QMB programs listed below, you automatically qualify for extra help paying the costs of Medicare prescription drug coverage.)

## Medicare Savings Programs

- ✧ **Qualified Individual (QI)** pays your monthly Medicare Part B premium.

	Income Limits	Asset Limits
Individual	\$1,246	\$8,180
Couple	\$1,675	\$13,020

- ✧ **Specified Low-Income Medicare Beneficiary (SLMB)** pays your Medicare Part B premium.

	Income Limits	Asset Limits
Individual	\$1,109	\$8,180
Couple	\$1,491	\$13,020

- ✧ **Qualified Medicare Beneficiary (QMB)** pays your monthly Medicare Part B premium *and* pays any deductible and co-payment to your provider that is left after Medicare makes payment. If you qualify for QMB, you will not need any other insurance policy to pay your portion of your Medicare bills.

	Income Limits	Asset Limits
Individual	\$928	\$8,180
Couple	\$1,246	\$13,020

## Regular Medicaid

Regular Medicaid provides extensive health benefits. For those individuals with both Medicare and Medicaid, Medicare will pay most of your health care costs and Medicaid will pay the balance of the bill or the entire cost of benefits not covered by Medicare.

	Income Limits	Asset Limits
Individual	\$674	\$2,000
Couple	\$1,011	\$3,000

If you have income from working, you may qualify for these benefits even if your income is higher than these limits. Income and asset eligibility limits for all programs listed in this publication do not include the unearned income disregard of \$20 per month (\$240 per year) and may change each year. Regular Medicaid may change on January 1. Medicare Savings Programs levels may change on April 1.

## Medicaid Assistance with Home Services, Nursing Home, and Other Long-Term Care Costs

Colorado citizens unable to care for themselves in their homes may receive help with these costs through the Medicaid program. Care may be received at home through Home and Community Based Services, in a nursing home, or from other Medicaid options. Most of the applicant's income will go toward the cost of care and Medicaid will pay the balance of the cost.

For couples, a different set of rules apply, called "Spousal Impoverishment Protection." Household income is evaluated regardless of which spouse generated the income. ***The spouse remaining in the community (Community Spouse) is allowed to keep his/her own income.*** In certain situations, the Community Spouse may keep some income from the institutionalized spouse. Your county department of social/human services can explain how these rules will apply in your circumstances.

	Income Limits	Asset Limits
Individual	\$2,022	\$2,000
Couple	\$2,022	\$3,000
Both requesting long term care/Share room		\$4,000

**Call toll-free 1-888-696-7213  
to talk to a local SHIP counselor for clarification  
and guidance with Medicaid benefits.**

*The Colorado Senior Health Insurance Assistance Program (SHIP) publishes this document as a service to Colorado consumers and professionals. The Colorado Division of Insurance SHIP is funded through a grant from the Centers for Medicare and Medicaid Services and offers free, confidential counseling, and assistance to people with Medicare.*